

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Maurice L Laws  
Trina J Laws  
Debtor(s)

Case No. 16 B 10352

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2016.
- 2) The plan was confirmed on 07/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/11/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/10/2017.
- 5) The case was Converted on 01/11/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank .

**Receipts:**

Total paid by or on behalf of the debtor	\$29,170.62
Less amount refunded to debtor	\$4,885.46

**NET RECEIPTS:** **\$24,285.16**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$991.90
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,991.90**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Financial Cre	Unsecured	256.00	NA	NA	0.00	0.00
American Financial Cre	Unsecured	110.00	NA	NA	0.00	0.00
American Financial Cre	Unsecured	110.00	NA	NA	0.00	0.00
American Financial Cre	Unsecured	86.00	NA	NA	0.00	0.00
American Financial Cre	Unsecured	54.00	NA	NA	0.00	0.00
American Financial Cre	Unsecured	28.00	NA	NA	0.00	0.00
Bank of America	Unsecured	21,212.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	1,667.00	1,667.00	1,667.00	44.16	0.00
Capital One Bank	Unsecured	624.00	634.20	634.20	14.24	0.00
CarMax Auto Finance	Secured	6,430.00	6,217.34	6,217.34	6,217.34	233.21
Cerastes LLC	Unsecured	16,738.00	16,172.81	16,172.81	428.39	0.00
Department Of Education	Unsecured	33,414.00	34,415.90	34,415.90	911.61	0.00
Department Stores National Bank	Unsecured	3,105.00	3,105.26	3,105.26	82.26	0.00
Ditech Financial LLC	Unsecured	0.00	21,211.36	21,211.36	561.85	0.00
Ditech Financial LLC	Unsecured	0.00	16,887.12	16,887.12	447.31	0.00
ECast Settlement Corp	Unsecured	2,072.00	2,072.95	2,072.95	54.91	0.00
ECast Settlement Corp	Unsecured	1,066.00	1,101.87	1,101.87	24.73	0.00
Hyundai Motor Finance	Secured	19,232.00	18,907.13	18,907.13	0.00	0.00
Illiana Financial Credit Union	Secured	8,560.00	NA	NA	0.00	0.00
Illiana Financial Credit Union	Unsecured	8,560.00	NA	NA	0.00	0.00
Illiana Financial Credit Union	Unsecured	7,249.00	7,169.21	7,169.21	189.91	0.00
Illinois Student Assistance Commission	Unsecured	49,186.00	49,647.04	49,647.04	1,315.06	0.00
Latondra Madison	Priority	0.00	NA	NA	0.00	0.00
Numark Credit Union	Secured	1,906.00	1,906.00	1,906.00	1,906.00	72.50
Numark Credit Union	Unsecured	NA	38.31	38.31	0.00	0.00
Pearce Pediatrics	Unsecured	905.00	NA	NA	0.00	0.00
PHH Mortgage Corporation	Secured	197,244.00	151,386.78	151,386.78	0.00	0.00
PHH Mortgage Corporation	Secured	10,860.00	6,088.62	6,088.62	6,088.62	0.00
Portfolio Recovery Associates	Unsecured	1,591.00	1,659.97	1,659.97	43.97	0.00
Portfolio Recovery Associates	Unsecured	1,820.00	1,897.80	1,897.80	50.27	0.00
Portfolio Recovery Associates	Unsecured	1,544.00	1,610.61	1,610.61	42.67	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	480.00	527.78	527.78	13.98	0.00
Quantum3 Group	Unsecured	3,994.00	4,130.53	4,130.53	109.42	0.00
Region Recov	Unsecured	271.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	6,011.00	5,600.71	5,600.71	148.36	0.00
Resurgent Capital Services	Unsecured	672.00	728.75	728.75	16.36	0.00
Synchrony Bank	Unsecured	72.00	109.50	109.50	0.00	0.00
United States Dept Of Education	Unsecured	9,000.00	10,424.67	10,424.67	276.13	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$151,386.78	\$0.00	\$0.00
Mortgage Arrearage	\$6,088.62	\$6,088.62	\$0.00
Debt Secured by Vehicle	\$27,030.47	\$8,123.34	\$305.71
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$184,505.87</b>	<b>\$14,211.96</b>	<b>\$305.71</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$180,813.35</b>	<b>\$4,775.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,991.90</u>
Disbursements to Creditors	<u>\$19,293.26</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$24,285.16</u></b>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/01/2018

By: /s/ Marilyn O. Marshall

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.